

for increased lending restrictions due to their avaricious behavior.

Pioneer Financial has realized that it can prey on military customers by charging unjustifiable rates, high fees and selling them expensive and often unnecessary credit insurance, and then refinancing the loan within a year to generate more fees. Some military customers have found alternatives to Pioneer's costly loan products, and because of this Pioneer has fought back and launched a targeted campaign to pass legislation that cripples its payday lender competitors and stops them from being able to sell to our military personnel.

Mr. Speaker, no one deserves to be taken advantage of, and it is despicable that someone would specifically target the very people that are protecting the freedoms that allow us to participate in commerce at all. That is exactly why I support this bill.

H.R. 458 protects and balances military borrowers' responsibilities and rights. It is important to note that the bill applies not only to payday advance lenders, but also to other higher-cost creditors like Pioneer, small loan companies, title lenders and finance companies.

This legislation also ensures that military borrowers are given additional warnings and special protections if their lender targets military personnel and charges higher rates. In particular, borrowers are protected from garnishment and other collection activities while on active military duty. Further, H.R. 458 takes care to maintain access to many types of credit. By doing so, this bill provides both choice and protection for our service members.

Mr. Speaker, I commend the members of the Financial Services Committee for addressing these abusive lending practices, and for protecting those who risk their lives to protect us every day.

RECOGNIZING THE 22ND ANNUAL FREMONT FESTIVAL OF THE ARTS

HON. FORTNEY PETE STARK

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Wednesday, June 29, 2005

Mr. STARK. Mr. Speaker, I rise today to recognize the twenty-second anniversary of the Fremont Festival of the Arts, sponsored by the Fremont, California Chamber of Commerce. Annual contributions from the Festival provide over \$400,000 to non-profit agencies in the Fremont community.

The Festival is expected to attract over 45,000 individuals and will feature more than 800 artists, 40 culinary selections and 30 musical groups. This effort is made possible through the generous help of some 3,000 volunteers who give willingly of their time to insure the success of the Festival.

The spirit of community service continues to thrive in Fremont as exhibited by the Fremont Festival of the Arts. I am confident this year's Festival will be a success, and through its contributions to non-profits, will make a difference in the lives of all who live in our community.

I commend the efforts of David M. O'Hara, Festival Chairman, and Cindy Bonair, Cham-

ber CEO and Festival Director, for their generous and untiring efforts to make the Fremont Festival of the Arts a model event.

TRIBUTE TO MISS MARTHA HARRIS

HON. BILL SHUSTER

OF PENNSYLVANIA

IN THE HOUSE OF REPRESENTATIVES

Wednesday, June 29, 2005

Mr. SHUSTER. Mr. Speaker, I rise today to recognize Miss Martha Harris, from Altoona, Pennsylvania, as one of twenty national winners in a new award program called The Alexander Hamilton Citizenship Achievement Award. The award is sponsored by a new 501(c)3 non-profit organization, The Alexander Hamilton Friends Association, AHFA, of Seattle, Washington. Fourteen states were represented and amongst the twenty winners, Pennsylvania had three, all of whom happened to be from Altoona Area High School. Over 200 candidates were considered for the award and it is a remarkable achievement for these three students and the Altoona Area school district.

The Alexander Hamilton Friends Association is a non-profit organization incorporated under the laws of the State of Washington. The AHFA's goal is to preserve Alexander Hamilton's legacy by recognizing and honoring young people who share Hamilton's strong sense of integrity, achievement, pragmatism, and service. For a student to win the award the student needs to exhibit a high degree of personal integrity and receive an outstanding rating in two of the five areas, which are: community service, school-related extracurricular activity, entrepreneurial skill, scholastic record, and personal achievement. George Cox, president of AHFA said, "The key question we asked ourselves, was this: If a young Alexander Hamilton were placed in a situation like this student, would he have responded in a similar manner? In the case of our winners, we think the answer is yes."

Miss Martha Harris is a junior at Altoona High school. She is a editor and serves on the staff of the school newspaper, yearbook, a literary magazine. As a copy editor of the yearbook, she supervises more than 25 students. Harris who is totally blind, frequently speaks to parents of blind children and the sighted public concerning the need for Braille texts and blindness awareness. She is active in Young Life and helps read scriptures for services at her church.

Mr. Speaker, we would like to congratulate Miss Martha Harris on her outstanding achievements in community service and we are proud to have her as one of our constituents.

HONORING TWO RIVER THEATER COMPANY IN RED BANK

HON. RUSH D. HOLT

OF NEW JERSEY

IN THE HOUSE OF REPRESENTATIVES

Wednesday, June 29, 2005

Mr. HOLT. Mr. Speaker, I rise today to honor the Two River Theater Company on the

opening of a new, state of the art, performance center in Red Bank, New Jersey. The Two River Theater Company is in Monmouth County, New Jersey's leading professional theater.

Since the company first opened its curtains in 1994, the Two River Theater Company has used many venues for their productions. Starting at Monmouth College and traveling around Monmouth County, the Two River Theater Company has been innovative and resourceful in creating productions in borrowed spaces. With the opening of their new home, the Two River Theater Company will provide an excellent addition to the artistic and cultural makeup of Red Bank, Monmouth County and all of central New Jersey.

As a supporter of the arts, I cannot stress enough the importance of culture in our lives. The arts play a crucial role in our society, enhancing our creativity; promoting critical aspects of education; and providing Americans with the opportunity to view works of beauty and expression. I commend the Two River Theater Company for bridging together local groups and communities through their educational and cultural programming and providing individuals with access to many different forms of art.

The Two River Theater Company decision to locate their new theater on Red Bank's west side, easily accessible by car and train, is an example of the desire to contribute to the local community. The new space is comprised of a main theater, named for the cofounders of the Two River Theater Company, that will provide an intimate atmosphere for both the actors and audiences. A small box theater will provide a different type of venue for performances as well rehearsal space for productions on the main stage. The complex also holds costume and craft shops, lighting and sound shops and dressing rooms.

For more than ten years, the individuals involved with the Two River Theater Company have shared their love for the theater, arts and music with local schools. From educational programming to reduced admission for school groups to running a yearlong program for 25 exceptional high school juniors to teach them about all aspects of theater, the Two River Theater Company is committed to educating our youth and helping students gain a greater appreciation for the arts.

Kicking off their inaugural season, the Two River Theater Company held a gala fund-raiser and then hosted three free programs for the local communities including a Celebration for Educators on April 26, a Neighborhood Open House & Concert on April 28, and a Family Day on April 30. The theater season kicked off on May 7th with the Pulitzer Prize-winning comedy "You Can't Take It With You" by George S. Kaufman, which will run in the Robert "Bob" and Joan Rechnitz Theater and "Suicide in B flat" by Sam Shepard, a one act play that includes music, that will be performed in the Marion Huber Theater for a limited number of days in June.

I congratulate the Two River Theater Company for their hard work and dedication to achieving their dream of their own theater. Not only will the new venue provide an excellent place for audiences to enjoy the arts, but it has and will continue to bring cultural and new life to downtown and west side Red Bank. I applaud the achievements of the Two River Theater Company and may they break a leg during their inaugural theater season.